

Occupational accident compensation

Fedris gives you an overview of the benefits that can be paid if you have had an accident at work or on the way to work in the private sector.

Temporary work incapacity (TWI)

The insurer pays you TWI benefits for each calendar day, even Saturdays and Sundays, until you get back to work (about 90% of your salary).

Medical and pharmaceutical costs

All your life, the insurer reimburses all the medical and pharmaceutical costs needed because of your accident.

The **medical costs** are reimbursed based on INAMI (national institute for health and disability insurance) tariffs. You pay no user fee.

You should first ask your insurer's approval for reimbursement:

- if you need medical care that is not listed in INAMI's classification;
- if, long after your occupational accident, you have new medical costs.

Pharmaceutical costs are fully reimbursed by the insurer.

If you have to stay at the **hospital**, the insurer reimburses the normal price of a day of hospitalisation.

However, all of your **personal expenses** (television, phone, drinks...) and the surcharge for a single room remain at your charge.

Transportation and visiting costs

The insurer reimburses the **transportation costs** if you have to be examined or treated because of your occupational accident or if you have to travel at the request of the insurer or the court. A return journey of less than 5 km is not reimbursed.

What is being reimbursed?

- The actual transportation costs for public transport.
- For transport by car, you receive € 0,4090 per km.
- Transport by ambulance or taxi are only reimbursed in case of serious medical grounds. You should first ask your insurer's approval for these means of transport.

How to get a reimbursement?

Fill in the form "reimbursement of transportation costs" and send it back to the insurer.

If you have used public transport, please add the proofs (tickets or cards).

The insurer automatically sends you a new blank form.

If you are staying in hospital for at least 2 days, your spouse or one of your children/parents can get a reimbursement of the **visiting costs**.

In case of a longer stay or danger of death, other provisions apply. The insurer can inform you about that matter.

The visiting costs are reimbursed similarly to the transportation costs.

Prostheses

All your life, the insurer reimburses the prostheses needed because of the occupational accident. These prostheses are listed in the agreement between you and the insurer.

If the accident damaged a prosthesis you used when the occupational accident occurred, the insurer reimburses the repairs or the replacement.

Permanent work incapacity (PWI)

Only the reduction of your earning capacity leads to compensation. This reduction is expressed as a PWI percentage. Moral damage does not lead to any compensation.

PWI = 0% (recovery)

- If your TWI was less than 8 days, your insurer does not send you any separate healing report.
- However, he does when your TWI was 8 days or more.

If you do not agree with its decision, you can react within 3 years.

PWI	What you get
Less than 10%	Every year reduced, non-indexed benefits
From 10% to less than 16 %	Every month no-indexed benefits
From 16%	Every month indexed benefits
From 19%	After the revision period, you can ask for a third of the annuity to be paid in capital .

PWI benefits take effect on the date when the sequelae are stable (consolidation).

If, because of your accident, you need daily **help from a third person**, benefits can be allowed.

The benefits are fixed by an agreement between you and the insurer. Any dispute will be settled in court.

If you receive a retirement or survivor's pension, your PWI benefits are reduced to a flat-rate amount.

After the definitive settlement

During the revision period

The revision period is the 3-year period after the definitive settlement by agreement or by judgement.

If you face a relapse in TWI, the insurer compensates it. It can be that a new medical event affects your PWI percentage.

After the revision period

If your PWI percentage is at least 10% and you have a relapse, the insurer continues to compensate this temporary aggravation.

A new medical event can modify your PWI percentage: if the permanent aggravation of your health is at least 10%, you could be entitled to a flat-rate aggravation allowance. This allowance does not always lead to a rise of your benefits.

Any questions?

You can go to Fedris' offices for any question. The list of offices can be found on our website or you can request it by phone or e-mail.

You have mobility problems or a lot of questions to ask? A **social assistant** from Fedris can come to your home. Call him/her **on Thursdays at +32 (0)2 272 28 22** to set an appointment.

You can also write a letter to the insurer and Fedris. In this case, do not forget to mention your first and last name, your date of birth and the date of your accident, your file reference number and the name of the insurer.

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